

<i>SERFF Tracking Number:</i>	<i>TRVD-125930612</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>St. Paul Fire and Marine Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-11-0093</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Entertainment Program</i>		
<i>Project Name/Number:</i>	<i>Entertainment Program Communications Equipment Endorsement filing/2008-11-0093</i>		

Filing at a Glance

Companies: St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company

Product Name: Entertainment Program	SERFF Tr Num: TRVD-125930612	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations	Co Tr Num: 2008-11-0093	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Jill Karlstad, Carol Letendre	Disposition Date: 12/05/2008
	Date Submitted: 12/05/2008	Disposition Status: Approved
Effective Date Requested (New): 01/05/2009		Effective Date (New): 01/05/2009
Effective Date Requested (Renewal): 01/05/2009		Effective Date (Renewal): 01/05/2009

State Filing Description:

General Information

Project Name: Entertainment Program Communications Equipment Endorsement filing	Status of Filing in Domicile: Authorized
Project Number: 2008-11-0093	Domicile Status Comments: N/A
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 12/05/2008	
State Status Changed: 12/05/2008	Deemer Date:
Corresponding Filing Tracking Number: N/A	
Filing Description:	

In compliance with the insurance laws and regulations of your state we respectfully submit two newly developed endorsements for use with our Entertainment Program.

The purpose of this filing is to introduce two new endorsements that expand coverage for two inland marine coverage

<i>SERFF Tracking Number:</i>	<i>TRVD-125930612</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>St. Paul Fire and Marine Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-11-0093</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Entertainment Program</i>		
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forms issued to customers of the Entertainment Program. These endorsements broaden coverage by deleting the applicable exclusions for Electrical Disturbance/Damage and Mechanical Breakdown, with the intent to provide coverage for these two causes of loss. Since we do not anticipate an influx of claims from this coverage enhancement, we will automatically attach the applicable new endorsement to all policies containing these policy forms (New and Renewal), for no additional premium.

Our current "Rental Property Protection – Entertainment" form (I0117 Ed. 5-05) and "Miscellaneous Property Protection – Entertainment" form (I0050 Ed. 12-97) contain two exclusions which are antiquated relative to today's film production technology. The Rental Property Protection – Entertainment and Miscellaneous Property Protection – Entertainment policy forms currently in use were developed when a lot of the equipment used in the entertainment industry was mechanical and when it was electronic, it was much more fragile and susceptible to "derangement". The entertainment equipment typically being used today is much more electronic and electronics in general is substantially more robust. The result is that these two exclusions are now antiquated and should be removed.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Carol Letendre, Regulatory Manager	CLETENDR@travelers.com
385 Washington Street	(651) 310-7110 [Phone]
St. Paul, MN 55102	(651) 310-4361[FAX]

Filing Company Information

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0963301	

SERFF Tracking Number: TRVD-125930612 State: Arkansas
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-11-0093
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Entertainment Program
Project Name/Number: Entertainment Program Communications Equipment Endorsement filing/2008-11-0093

St. Paul Mercury Insurance Company CoCode: 24791 State of Domicile: Minnesota
385 Washington Street Group Code: 3548 Company Type:
St. Paul, MN 55102 Group Name: State ID Number:
(651) 310-7782 ext. [Phone] FEIN Number: 41-0881659

SERFF Tracking Number: TRVD-125930612 State: Arkansas
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-11-0093
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Entertainment Program
Project Name/Number: Entertainment Program Communications Equipment Endorsement filing/2008-11-0093

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
St. Paul Fire and Marine Insurance Company	\$50.00	12/05/2008	24353063
St. Paul Guardian Insurance Company	\$0.00	12/05/2008	
St. Paul Mercury Insurance Company	\$0.00	12/05/2008	

SERFF Tracking Number: TRVD-125930612 *State:* Arkansas
First Filing Company: St. Paul Fire and Marine Insurance Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: 2008-11-0093
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Entertainment Program
Project Name/Number: Entertainment Program Communications Equipment Endorsement filing/2008-11-0093

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/05/2008	12/05/2008

SERFF Tracking Number: TRVD-125930612 State: Arkansas
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-11-0093
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Entertainment Program
Project Name/Number: Entertainment Program Communications Equipment Endorsement filing/2008-11-0093

Disposition

Disposition Date: 12/05/2008
Effective Date (New): 01/05/2009
Effective Date (Renewal): 01/05/2009
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: TRVD-125930612 State: Arkansas

First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: 2008-11-0093

TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Product Name: Entertainment Program

Project Name/Number: Entertainment Program Communications Equipment Endorsement filing/2008-11-0093

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Transmittal Supplement	Approved	Yes
Form	Electrical Disturbance And Mechanical Breakdown Amendatory Endorsement	Approved	Yes
Form	Electrical Damage And Mechanical Breakdown Amendatory Endorsement	Approved	Yes

SERFF Tracking Number: TRVD-125930612 State: Arkansas

First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: 2008-11-0093

TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Product Name: Entertainment Program

Project Name/Number: Entertainment Program Communications Equipment Endorsement filing/2008-11-0093

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Electrical Disturbance And Mechanical Breakdown Amendatory Endorsement	I0146	11-2008	Endorseme New nt/Amendm ent/Condi tions		0.00	I0146F 1108.pdf
Approved	Electrical Damage And Mechanical Breakdown Amendatory Endorsement	I0147	11-2008	Endorseme New nt/Amendm ent/Condi tions		0.00	I0147F 1108.pdf

**ELECTRICAL DISTURBANCE AND MECHANICAL BREAKDOWN
AMENDATORY ENDORSEMENT**

This endorsement changes your Miscellaneous
Property Protection insuring agreement.

How Coverage Is Changed

The Electrical Disturbance and Mechanical
Breakdown exclusions in the Exclusions -
Losses Not Covered section are deleted.
This change broadens coverage.

Other Terms

All other terms of your policy remain the
same.

**ELECTRICAL DAMAGE AND MECHANICAL BREAKDOWN
AMENDATORY ENDORSEMENT**

This endorsement changes your Rental
Property Protection insuring agreement.

How Coverage Is Changed

The Electrical damage and Mechanical
breakdown exclusions in the Exclusions -
Losses We Won't Cover section are deleted.
This change broadens coverage.

Other Terms

All other terms of your policy remain the
same.

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<i>Company Tracking Number:</i>	<i>2008-11-0093</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Entertainment Program</i>		
<i>Project Name/Number:</i>	<i>Entertainment Program Communications Equipment Endorsement filing/2008-11-0093</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: TRVD-125930612 State: Arkansas
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-11-0093
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Entertainment Program
Project Name/Number: Entertainment Program Communications Equipment Endorsement filing/2008-11-0093

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	12/05/2008

Comments:

Attachment:

AR NAIC Transmittal Doc.pdf

		Review Status:	
Satisfied -Name:	Transmittal Supplement	Approved	12/05/2008

Comments:

Attachment:

Forms Transmittal.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
Travelers	3548

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
St. Paul Fire and Marine Insurance Company	MN	24767	41-0406690	
St. Paul Mercury Insurance Company	MN	24791	41-0881659	
St. Paul Guardian Insurance Company	MN	24775	41-0963301	

5. Company Tracking Number	2008-11-0093
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Carol Letendre 385 Washington St. St. Paul, MN 55102	Regulatory Manager	(800) 328-2189 ext. 07110 (651) 310-7110	(651) 310-4361	cletendr@travelers.com
7. Signature of authorized filer		<i>Carol Letendre</i>		
8. Please print name of authorized filer		Carol Letendre		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	9.0000 Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	9.0 Inland Marine Sub-TOI Combinations
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	NA
12. Company Program Title (Marketing title)	Entertainment Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 01/05/2009 Renewal: 01/05/2009
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	NA
17. Reference Organization # & Title	NA
18. Company's Date of Filing	12/05/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-11-0093
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In compliance with the insurance laws and regulations of your state we respectfully submit two newly developed endorsements for use with our Entertainment Program.

The purpose of this filing is to introduce two new endorsements that expand coverage for two inland marine coverage forms issued to customers of the Entertainment Program. These endorsements broaden coverage by deleting the applicable exclusions for Electrical Disturbance/Damage and Mechanical Breakdown, with the intent to provide coverage for these two causes of loss. Since we do not anticipate an influx of claims from this coverage enhancement, we will automatically attach the applicable new endorsement to all policies containing these policy forms (New and Renewal), for no additional premium.

Our current "Rental Property Protection – Entertainment" form (I0117 Ed. 5-05) and "Miscellaneous Property Protection – Entertainment" form (I0050 Ed. 12-97) contain two exclusions which are antiquated relative to today's film production technology. The Rental Property Protection – Entertainment and Miscellaneous Property Protection – Entertainment policy forms currently in use were developed when a lot of the equipment used in the entertainment industry was mechanical and when it was electronic, it was much more fragile and susceptible to "derangement". The entertainment equipment typically being used today is much more electronic and electronics in general is substantially more robust. The result is that these two exclusions are now antiquated and should be removed.

Form #	Endorsement Title	Policy Form #	Policy Form Title
I0147 Ed. 11-08	Rental Property Protection Amendatory Endorsement	I0117 Ed. 5-05	Rental Property Protection – Entertainment
I0146 Ed. 11-08	Miscellaneous Property Protection Amendatory Endorsement	I0050 Ed. 12-97	Miscellaneous Property Protection – Entertainment

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: N/A - EFT Amount: \$50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		2008-11-0093		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		N/A		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Miscellaneous Property Protection Amendatory Endorsement	I0146 Ed. 11-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A - New	
02	Rental Property Protection Amendatory Endorsement	I0147 Ed. 11-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A - New	
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

DEPARTMENT OF INSURANCE
PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORMS</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Electrical Disturbance And Mechanical Breakdown Amendatory Endorsement	I0146 Ed. 11-08	None	E-IM-M	<p>This new endorsement expands coverage for customers of the Entertainment Program who need Miscellaneous Property Protection. This endorsement broadens coverage by deleting the exclusions for Electrical Disturbance and Mechanical Breakdown, with the intent going forward to provide coverage for these two causes of loss.</p> <p>Our current "Miscellaneous Property Protection – Entertainment" form (I0050 Ed. 12-97) contains two exclusions which are antiquated relative to today's film production technology. The Miscellaneous Property Protection – Entertainment policy form currently in use was developed when a lot of the equipment used in the entertainment industry was mechanical and when it was electronic, it was much more fragile and susceptible to "derangement". The entertainment equipment typically being used today is much more electronic and electronics in general and is substantially more robust. The result is that these two exclusions are now antiquated and should be removed.</p> <p>The new endorsement will be considered mandatory whenever the Miscellaneous Property Protection – Entertainment policy form is provided.</p> <p>Since we do not anticipate an influx of claims from this coverage enhancement, we will automatically attach the new endorsement to all policies containing the Miscellaneous Property Protection policy form (New and Renewal), for no additional premium.</p>

Electrical Damage And Mechanical Breakdown Amendatory Endorsement	I0147 Ed. 11-08	None	E-IM-M	<p>This new endorsement expands coverage for customers of the Entertainment Program who need Rental Property Protection. This endorsement broadens coverage by deleting the exclusions for Electrical Damage and Mechanical Breakdown, with the intent going forward to provide coverage for these two causes of loss.</p> <p>Our current "Rental Property Protection – Entertainment" form (I0117 Ed. 5-05) contains two exclusions which are antiquated relative to today's film production technology. The Rental Property Protection – Entertainment policy form currently in use was developed when a lot of the equipment used in the entertainment industry was mechanical and when it was electronic, it was much more fragile and susceptible to "derangement". The entertainment equipment typically being used today is much more electronic and electronics in general and is substantially more robust. The result is that these two exclusions are now antiquated and should be removed.</p> <p>The new endorsement will be considered mandatory whenever the Rental Property Protection – Entertainment policy form is provided.</p> <p>Since we do not anticipate an influx of claims from this coverage enhancement, we will automatically attach the new endorsement to all policies containing the Rental Property Protection policy form (New and Renewal), for no additional premium.</p>
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